

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Todd A. Stiles
Debtor

Case No. 22-00261-HWV
Chapter 13

District/off: 0314-1
Date Rcvd: Feb 14, 2022

User: AutoDocke
Form ID: 309I

Page 1 of 2
Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

CERTIFICATE OF NOTICE

District/off: 0314-1

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Page 1 of 2

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 16, 2022:

Recip ID	Recipient Name and Address
db	+ Todd A. Stiles, 41 Howard Dr., East Berlin, PA 17316-9394
5459870	Anesthesia Associates of York, PO Box 639012, Cincinnati, OH 45263-9012
5459876	+ Commercial Acceptance Company, Attn: Bankruptcy, 2300 Gettysburg Road, Suite 102, Camp Hill, PA 17011-7303
5459888	+ Office of Attorney General, Financial Enforcement, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
5459880	+ Quantum Imaging & Therapeutic Assoc, PO Box 3190, Dublin, OH 43016-0089
5459882	Spring Grove Area Ambulance Club, c/o Express Billing Solutions, Inc., PO Box 5027, Lancaster, PA 17606-5027
5459889	++ U S DEPARTMENT OF JUSTICE TAX DIVISION, CIVIL TRIAL SECTION EASTERN REGION, P O BOX 227, BEN FRANKLIN STATION, WASHINGTON DC 20044-0227 address filed with court;: U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044
5459883	UPMC in Central PA, PO Box 2353, Harrisburg, PA 17105-2353
5459891	United States Attorney, PO Box 11754, Harrisburg, PA 17108-1754
5459884	Virtual Radiologic Professionals, PO Box 120153, Grand Rapids, MI 49528-0103
5459885	Wellspan Health, PO Box 15119, York, PA 17405-7119

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: jmh@johnhyamslaw.com	Feb 14 2022 19:16:00	John Matthew Hyams, Law Offices of John M. Hyams, 2023 N 2nd St, Harrisburg, PA 17102
tr	Email/Text: info@pamd13trustee.com	Feb 14 2022 19:16:00	Jack N Zaharopoulos (Trustee), Standing Chapter 13 Trustee, 8125 Adams Drive, Suite A, Hummelstown, PA 17036
ust	+ Email/Text: USTPRegion03.HA.ECF@USDOJ.GOV	Feb 14 2022 19:16:00	United States Trustee, 228 Walnut Street, Suite 1190, Harrisburg, PA 17101-1722
5459871	+ EDI: TSYS2	Feb 15 2022 00:18:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5459872	+ EDI: CAPONEAUTO.COM	Feb 15 2022 00:18:00	Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5459873	Email/Text: bzern@celticbank.com	Feb 14 2022 19:16:00	Celtic Bank Corp., 268 S. State St. Ste 300, Salt Lake City, UT 84111-5314
5459875	+ EDI: CITICORP.COM	Feb 15 2022 00:18:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
5459886	Email/Text: ra-li-occ-esbkpt-hbg@pa.gov	Feb 14 2022 19:16:00	Bureau of Employer Tax Operations, PO Box 68568, Harrisburg, PA 17106
5459877	+ Email/Text: tropiann@einstein.edu	Feb 14 2022 19:16:00	Einstein Practice Plan, 101 E. Olney Ave. Suite 301, Philadelphia, PA 19120-2470
5459887	EDI: IRS.COM	Feb 15 2022 00:18:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
5459874	EDI: JPMORGANCHASE	Feb 15 2022 00:18:00	Chase Card Services, Attn: Bankruptcy, Po Box

5459878	+ Email/Text: PBNCNotifications@perituservices.com	Feb 14 2022 19:16:00	15298, Wilmington, DE 19850 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5459879	+ Email/Text: bankruptcynotices@psecu.com	Feb 14 2022 19:16:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
5459890	EDI: PENNDEPTREV	Feb 15 2022 00:18:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5459890	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 14 2022 19:16:00	PA Department of Revenue, Department 280946, Attn:Bankruptcy, Harrisburg, PA 17128-0946
5459881	+ Email/Text: bankruptceteam@quickenloans.com	Feb 14 2022 19:16:00	Quicken Loans, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
5459889	Email/Text: TAX-CTS-Eastern.BankruptcyMail@usdoj.gov	Feb 14 2022 19:16:00	U.S. Department of Justice, PO Box 227, Ben Franklin Station, Washington, DC 20044

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 16, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 14, 2022 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWeclf@pamd13trustee.com
John Matthew Hyams	on behalf of Debtor 1 Todd A. Stiles jmh@johnhyamslaw.com acb@johnhyamslaw.com;hyamsjr90415@notify.bestcase.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 3

Information to identify the case:**Todd A. Stiles**

Debtor 1: _____
 First Name _____ Middle Name _____ Last Name _____
 Debtor 2:
 (Spouse, if filing) _____ First Name _____ Middle Name _____ Last Name _____
 United States Bankruptcy Court: Middle District of Pennsylvania
 Case number: 1:22-bk-00261-HWV

Social Security number or ITIN: xxx-xx-9312
 EIN: _____

Social Security number or ITIN: _____
 EIN: _____

Date case filed for chapter: 13 2/11/22

Official Form 309I**Notice of Chapter 13 Bankruptcy Case**

04/19/21

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Todd A. Stiles	
2. All other names used in the last 8 years		
3. Address	41 Howard Dr. East Berlin, PA 17316	
4. Debtor's attorney Name and address	John Matthew Hyams Law Offices of John M. Hyams 2023 N 2nd St Harrisburg, PA 17102	Contact phone 717-520-0300 Email: jmh@johnhyamslaw.com
5. Bankruptcy trustee Name and address	Jack N Zaharopoulos (Trustee) Standing Chapter 13 Trustee 8125 Adams Drive, Suite A Hummelstown, PA 17036	Contact phone 717-566-6097 Email: info@pamd13trustee.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	Ronald Reagan Federal Building 228 Walnut St, Rm 320 Harrisburg, PA 17101-1737	Hours open: Monday – Friday 9:00 AM to 4:00 PM Contact phone (717) 901-2800 Date: 2/14/22

For more information, see page 2

Receiving Court Issued Orders and Notices by E-Mail: (1) Anyone can register for the Electronic Bankruptcy Noticing program at ebn.uscourts.gov. (2) Only Debtors can register for DeBN (Debtor's Electronic Bankruptcy Noticing) by filing a DeBN Request form (www.pamb.uscourts.gov/debn-form), with the Clerk of Court. Both options are **FREE** and allow the clerk to quickly send you Court Issued Orders and Notices by E-Mail.

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	March 17, 2022 at 10:00 AM (by video conf.) The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. *** Valid photo identification and proof of social security number are required ***	Location: Debtor/Counsel: you will be emailed 6 days prior to the meeting date with the Zoom link details. Any other party wishing to appear: You must email the Trustee's Office at info@pAMD13trustee.com prior to the meeting and you will be emailed instructions.
8. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim (except governmental units): Deadline for governmental units to file a proof of claim:	Filing deadline: 5/16/22 Filing deadline: 4/22/22 Filing deadline: 8/10/22
Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
9. Filing of plan	The debtor has not filed a plan as of this date. A copy of the plan and a notice of the hearing on confirmation will be sent separately.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	